

Docket No.: J0231.70000US00
(PATENT)

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Applicant: W. Richard Jones
Serial No.: 10/015,003
Confirmation No.: 2100
Filed: December 11, 2001
For: LONG-TERM INVESTING
Examiner: B. Badii
Art Unit: 3694

Certificate of Electronic Filing Under 37 CFR 1.8	
I hereby certify that this paper (along with any paper referred to as being attached or enclosed) is being transmitted via the Office electronic filing system in accordance with § 1.6(a)(4).	
Dated: <u>Feb. 6, 2009</u>	Signature: <u>Judy Daley</u>

**COMMENTS ON STATEMENT OF REASONS
FOR ALLOWANCE UNDER 37 CFR §1.104(e)**

Mail Stop Issue Fee
Commissioner for Patents
P.O. Box 1450
Alexandria, VA 22313-1450

Dear Sir:

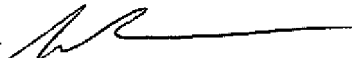
Applicant has received the Examiner's Statement of Reasons for Allowance with the January 16, 2009 Notice of Allowance and Allowability regarding the above-identified application. Entry of the Statement into the record should not be construed as any agreement with or acquiescence in the reasoning stated by the Examiner. Each of the claims stands on its own merits and is patentable because of the combination it recites and not because of the presence or absence of any one particular feature. The Examiner's Statement with respect to each of the independent claims is limited to an indication that the art of record does not reach or render obvious a subset of the features of each independent claim. For each claim, novelty and non-obviousness may reside in additional individual features, as well as in various combinations of the features.

The Examiner's Statement was not prepared by Applicant and only contains the Examiner's

possible positions in one or more reasons for allowability. Thus, any interpretation with respect to the Examiner's Statement of Reasons for Allowance should not be imputed to the Applicant.

Regarding claim 40, certain statements made by the Examiner in the Statements of Reasons for Allowance may not apply to claim 40 because claim 40 does not contain all of the features mentioned in the Examiner's Statement of Reasons for Allowance.

Respectfully submitted,

By 
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Dated: February 6, 2009
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